



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [PINNACLE FINANCIAL PARTNERS, INC.](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [35,299,705](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[150 3RD AVENUE SOUTH](#)
[SUITE 900](#)
[NASHVILLE, TN 37201](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	34,580,747			28,170,996			32,280,008			26,419,159			23,608,500																	
Net income (\$000)	125,428			28,356			312,321			400,881			359,440																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.64	2.67	45	2.76	2.94	30	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48															
+ Non-interest income	1.07	1.13	55	0.94	1.12	42	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31															
- Overhead expense	1.79	2.28	20	1.92	2.68	15	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13															
- Provision for credit losses	0.08	-0.12	84	1.42	0.88	79	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60															
+ Securities gains (losses)	0	0.01	32	0.01	0.03	61	0	0.02	48	-0.02	0.01	5	-0.01	0	18															
+ Other tax equivalent adjustments	0	0	11	0.05	0	97	0	0	6	0.05	0	94	0	0	8															
= Pretax net operating income (tax equivalent)	1.83	1.78	54	0.43	0.64	30	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83															
Net operating income	1.45	1.36	58	0.40	0.48	36	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79															
Net income	1.45	1.35	58	0.40	0.48	36	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79															
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.20	3.18	49	4.10	4.09	47	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70															
Interest expense	0.36	0.29	70	1.08	0.85	75	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68															
Net interest income (tax equivalent)	2.84	2.88	44	3.02	3.24	32	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.20	0.16	66	0.20	0.27	54	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40															
Earnings coverage of net loan and lease losses (X)	14.12	25.70	50	12.45	17.23	58	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.22	1.49	32	1.09	1.32	29	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15															
Allowance for loan and lease losses / Total loans and leases	1.21	1.47	33	1.09	1.30	31	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.34	0.70	19	0.48	0.63	36	0.37	0.71	19	0.46	0.57	40	0.58	0.61	49															
30–89 days past due loans and leases / Total loans and leases	0.08	0.33	11	0.16	0.52	10	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40															
Liquidity and Funding																														
Net noncore funding dependence	2.16	-0.51	61	17.14	14.37	64	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41															
Net short-term noncore funding dependence	-2.92	-6.88	63	10.01	4.94	70	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43															
Net loans and leases / Total assets	64.88	60.99	60	69.26	64.23	59	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59															
Capitalization																														
Tier 1 leverage ratio	8.92	9.15	44	8.81	9.43	33	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22															
Holding company equity capital / Total assets	14.05	10.72	92	14.98	11.64	87	14.04	11.16	86	15.67	12.43	86	15.84	12.22	87															
Total equity capital (including minority interest) / Total assets	14.05	10.85	91	14.99	11.80	87	14.04	11.29	86	15.67	12.57	85	15.84	12.27	86															
Common equity tier 1 capital / Total risk-weighted assets	10.32	12.57	16	9.37	11.64	14	10.03	12.38	16	9.70	12.17	12	9.58	12.12	7															
Net loans and leases / Equity capital (X)	4.62	5.73	25	4.62	5.59	29	4.54	5.58	27	4.54	5.21	34	4.46	5.29	28															
Cash dividends / Net income	14.11	23.13	30	43.88	81.34	30	18.25	42.30	17	12.43	33.12	15	12.65	27.31	18															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	20.62	16.49	66	14.50	11.31	68	25.63	16.68	78	11.08	9.26	70	12.72	7	83															
Equity capital	13.10	9.13	75	8.12	5.70	66	12.60	6.99	79	9.83	10.49	64	6.96	7.89	63															
Net loans and leases	13	7.22	75	11.64	9.91	67	12.46	9.07	70	11.99	9.10	70	12.61	7.89	79															
Noncore funding	-17.80	-25.09	62	21.25	16.35	67	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0.50	1.14	78															
Long-term debt / Equity capital	8.38	11.33	51	9.47	12.46	60	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45															
Equity investment in subsidiaries / Equity capital	104.48	102.85	62	109.89	103.91	80	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67															
Cash from ops + noncash items + op expense / Op expense + dividends	194.80	98.58	86	236.54	176.81	70	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	226,261	235,548	914,830	954,008	850,321	-3.94	202.93
Income from lease financing receivables.....	1,761	1,633	7,182	4,340	3,233	7.84	5403.13
Fully taxable income on loans and leases.....	227,320	236,544	919,170	956,110	851,274	-3.90	205.73
Tax-exempt income on loans and leases.....	702	637	2,842	2,238	2,280	10.20	89.22
Estimated tax benefit on income on loans and leases.....	236	0	910	1	606	178478.97	18.28
Income on loans and leases (tax equivalent).....	228,258	237,181	922,922	958,349	854,160	-3.76	204.65
Investment interest income (tax equivalent).....	27,298	24,095	110,024	97,800	93,572	13.29	303.61
Interest on balances due from depository institutions.....	713	1,781	4,038	9,346	6,979	-59.97	165.06
Interest income on other earning assets.....	606	777	2,730	5,415	5,079	-22.01	77.71
Total interest income (tax equivalent).....	256,875	263,834	1,039,714	1,070,910	959,790	-2.64	212.13
Interest on time deposits of \$250K or more	1,828	4,932	15,387	17,944	9,049	-62.94	
Interest on time deposits < \$250K.....	6,328	16,864	55,254	72,658	39,795	-62.48	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	9,312	28,902	64,906	141,038	102,198	-67.78	139.75
Interest on other borrowings and trading liabilities.....	5,535	12,075	38,419	51,386	41,731	-54.16	373.89
Interest on subordinated debt and mandatory convertible securities	6,044	6,744	25,288	18,767	17,601	-10.38	511.74
Total interest expense.....	29,047	69,517	199,254	301,793	210,374	-58.22	310.79
Net interest income (tax equivalent).....	227,828	194,317	840,460	769,117	749,416	17.25	202.86
Non-interest income.....	92,610	66,540	306,500	259,014	198,410	39.18	268.76
Adjusted operating income (tax equivalent)	320,438	260,857	1,146,960	1,028,131	947,826	22.84	219.35
Overhead expense.....	154,829	135,041	568,935	498,109	450,687	14.65	188.64
Provision for credit losses.....	7,235	99,889	191,734	27,283	34,377		85.80
Securities gains (losses)	0	463	986	-5,941	-2,254	-100.00	
Other tax equivalent adjustments	-2	3,482	-18	13,443	-16		
Pretax net operating income (tax equivalent).....	157,954	30,176	387,760	511,010	459,939	423.44	269.01
Applicable income taxes	28,220	-1,665	59,037	96,656	90,508		103.96
Tax equivalent adjustments	4,306	3,485	16,386	13,457	9,975	23.56	329.31
Applicable income taxes (tax equivalent).....	32,526	1,820	75,423	110,113	100,483	1687.14	119.19
Minority interest	0	0	16	16	16		
Net income before discontinued operations, net of minority interest	125,428	28,356	312,321	400,881	359,440	342.33	348.50
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	125,428	28,356	312,321	400,881	359,440	342.33	348.50
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	125,428	28,356	312,337	400,897	359,456	342.33	348.50
Investment securities income (tax equivalent).....	27,298	24,095	110,024	97,800	93,572	13.29	303.61
US Treasury and agency securities (excluding mortgage-backed securities)	444	707	2,321	2,820	3,478	-37.20	-32.42
Mortgage-backed securities	8,036	8,747	34,176	34,639	32,538	-8.13	141.90
All other securities	18,818	14,641	73,527	60,341	57,556	28.53	575.82
Cash dividends declared.....	17,701	12,442	56,985	49,828	45,454	42.27	205.61
Common	17,701	12,442	56,985	49,828	45,454	42.27	205.61
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.97	2.96	51	3.75	3.72	53	3.22	3.27	45	4.05	4	56	4.07	3.87	67
Less: Interest expense	0.34	0.27	71	0.99	0.78	75	0.62	0.48	75	1.14	0.98	70	0.89	0.79	67
Equals: Net interest income (tax equivalent)	2.64	2.67	45	2.76	2.94	30	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48
Plus: Non-interest income	1.07	1.13	55	0.94	1.12	42	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31
Equals: adjusted operating income (tax equivalent)	3.71	3.87	50	3.70	4.12	26	3.55	4.04	27	3.89	4.41	26	4.01	4.46	27
Less: Overhead expense	1.79	2.28	20	1.92	2.68	15	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13
Less: Provision for credit losses	0.08	-0.12	84	1.42	0.88	79	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0.01	0.03	61	0	0.02	48	-0.02	0.01	5	-0.01	0	17
Plus: other tax equivalent adjustments	0	0	11	0.05	0	97	0	0	6	0.05	0	94	0	0	8
Equals: Pretax net operating income (tax equivalent)	1.83	1.78	54	0.43	0.64	30	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83
Less: Applicable income taxes (tax equivalent)	0.38	0.40	45	0.03	0.16	15	0.23	0.23	50	0.42	0.36	68	0.43	0.33	79
Less: Minority interest	0	0	42	0	0	44	0	0	79	0	0	73	0	0	73
Equals: Net operating income	1.45	1.36	58	0.40	0.48	36	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.45	1.35	58	0.40	0.48	36	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79
Memo: Net income (last four quarters)	1.21	1.07	66	1.23	0.98	70	0.97	0.82	63	1.52	1.19	83	1.52	1.24	79
Net income—BHC and noncontrolling (minority) interest	1.45	1.37	58	0.40	0.49	33	0.97	0.83	63	1.52	1.20	84	1.52	1.25	79
Margin Analysis															
Average earning assets / Average assets	92.91	93.08	49	91.30	91.24	51	92.38	92.32	51	90.31	91.05	38	89.73	91.48	27
Average interest-bearing funds / Average assets	63.80	62.97	60	67.51	66.92	52	63.91	64.06	50	66.42	65.57	53	65.30	65.56	48
Interest income (tax equivalent) / Average earning assets	3.20	3.18	49	4.10	4.09	47	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70
Interest expense / Average earning assets	0.36	0.29	70	1.08	0.85	75	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68
Net interest income (tax equivalent) / Average earning assets	2.84	2.88	44	3.02	3.24	32	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52
Yield or Cost															
Total loans and leases (tax equivalent)	4	4.05	50	4.74	4.74	56	4.23	4.27	51	5.09	5.09	55	5.06	4.95	67
Interest-bearing bank balances	0.09	0.10	23	1.20	1.16	59	0.20	0.27	31	2	2.04	42	1.69	1.64	52
Federal funds sold and reverse repos	0	0.26	21	0.42	1.34	17	0.13	0.68	20	1.69	2.44	26	1.82	2.17	28
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21		1.11	
Total earning assets	3.14	3.15	47	4.10	4.05	51	3.43	3.51	38	4.49	4.36	60	4.48	4.20	69
Investment securities (tax equivalent)	2.37	1.84	84	2.55	2.60	43	2.61	2.25	79	2.83	2.76	59	3.04	2.68	78
US Treasury and agency securities (excluding mortgage-backed securities)	0.73	1.30	24	1.71	2.31	26	1.48	1.75	36	2.19	2.32	47	2.77	2.05	88
Mortgage-backed securities	2.03	1.60	79	2.25	2.49	22	2.11	2.05	53	2.55	2.61	44	2.43	2.50	47
All other securities	2.68	2.93	44	2.50	3.62	15	2.88	3.24	39	3.03	4.06	18	3.39	4.20	36
Interest-bearing deposits	0.35	0.26	71	1.27	0.90	81	0.74	0.53	75	1.57	1.10	81	1.15	0.81	80
Time deposits of \$250K or more	1.03	0.82	68	2.28	1.83	91	1.89	1.42	85	2.31	1.96	80	1.56	1.44	62
Time deposits < \$250K	0.99	0.78	73	2.10	1.69	81	1.72	1.36	80	2.31	1.82	81	1.58	1.29	68
Other domestic deposits	0.22	0.17	70	0.98	0.71	79	0.46	0.36	75	1.29	0.93	81	1.01	0.67	80
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.20	0.18	73	0.33	1.14	10	0.23	0.62	14	0.50	1.86	16	0.47	1.51	18
Other borrowed funds and trading liabilities	1.81	1.38	71	1.96	1.90	56	1.77	1.50	64	2.05	2.38	29	2.07	2.28	42
All interest-bearing funds	0.53	0.42	70	1.46	1.15	78	0.97	0.74	76	1.72	1.49	69	1.36	1.19	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	92,610	66,540	306,500	259,014	198,410
Fiduciary activities income	4,687	4,170	16,496	14,184	13,143
Service charges on deposit accounts - domestic	6,627	7,433	25,844	28,754	24,906
Trading revenue.....	451	-343	-1,109	-80	0
Investment banking fees and commissions.....	8,191	9,239	29,536	24,188	21,282
Insurance activities revenue.....	3,225	3,240	10,055	9,344	9,332
Venture capital revenue.....	3,440	-175	1,068	2,786	3,287
Net servicing fees	1,583	1,260	5,452	4,216	2,998
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	16,837	8,212	60,657	23,787	22,635
Other non-interest income.....	47,569	33,504	158,501	151,835	100,827
Total overhead expenses	154,829	135,041	568,935	498,109	450,687
Personnel expense.....	102,668	80,480	334,292	313,359	271,673
Net occupancy expense.....	13,111	12,500	52,021	48,374	46,796
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,206	2,520	9,793	9,908	10,549
Other operating expenses.....	36,844	39,541	172,829	126,468	121,669
Fee income on mutual funds and annuities.....	1,717	1,627	6,271	6,193	7,013
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,621	2,562	2,634	2,440	2,297
Average personnel expense per employee.....	39.17	31.41	126.91	128.43	118.27
Average assets per employee.....	13,193.72	10,995.70	12,255.13	10,827.52	10,277.97

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.85	2.10	50	2.45	2.64	52	2.05	2.02	57	2.39	2.72	49	3.53	3.08
Overhead expenses / Net Interest Income + non-interest income	48.98	59.31	12	51.77	63.90	13	50.32	62.28	13	48.45	61.29	10	48.06	60.88
Percent of Average Assets														
Total overhead expense	1.79	2.28	20	1.92	2.68	15	1.76	2.57	16	1.89	2.69	16	1.91	2.71
Personnel expense.....	1.19	1.28	41	1.14	1.36	28	1.04	1.30	25	1.19	1.41	29	1.15	1.44
Net occupancy expense.....	0.15	0.24	14	0.18	0.27	15	0.16	0.26	13	0.18	0.28	17	0.20	0.28
Other operating expenses.....	0.45	0.73	12	0.60	0.98	15	0.57	0.94	16	0.52	0.97	6	0.56	0.97
Overhead less non-interest income	0.72	1.10	18	0.97	1.47	18	0.81	1.25	17	0.91	1.32	23	1.07	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	48.32	58.69	12	51.77	63.38	13	49.60	61.82	11	48.45	60.64	11	47.55	60.37
Personnel expense.....	32.04	33.28	37	30.85	33.17	32	29.15	32.36	26	30.48	32.39	36	28.66	32.51
Net occupancy expense.....	4.09	6.42	18	4.79	6.75	17	4.54	6.58	17	4.71	6.52	16	4.94	6.48
Other operating expenses.....	12.19	18.45	8	16.12	22.88	20	15.92	22.28	19	13.26	21.20	5	13.95	20.90
Total non-interest income	28.90	28.42	58	25.51	26.40	54	26.72	28.83	50	25.19	29.23	51	20.93	28.50
Fiduciary activities income	1.46	2.15	45	1.60	2.03	50	1.44	2.09	47	1.38	1.97	48	1.39	2.14
Service charges on domestic deposit accounts	2.07	3.21	31	2.85	3.92	32	2.25	3.27	31	2.80	3.88	36	2.63	4.15
Trading revenue.....	0.14	0.97	53	-0.13	1.58	14	-0.10	1.28	5	-0.01	1.18	4	0	0.85
Investment banking fees and commissions.....	2.56	2.51	66	3.54	2.81	75	2.58	2.46	68	2.35	3.54	64	2.25	3.42
Insurance activities revenue.....	1.01	0.38	82	1.24	0.40	83	0.88	0.41	80	0.91	0.47	80	0.98	0.47
Venture capital revenue.....	1.07	0.02	94	-0.07	-0.01	7	0.09	0.01	91	0.27	0.02	92	0.35	0.02
Net servicing fees	0.49	0.99	60	0.48	-0.41	79	0.48	0.01	80	0.41	0.28	74	0.32	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	5.25	3.74	72	3.15	1.88	75	5.29	3.92	69	2.31	1.86	68	2.39	1.61
Other non-interest income.....	14.84	8.65	84	12.84	9.85	75	13.82	9.65	79	14.77	10.04	77	10.64	9.86
Overhead less non-interest income	19.42	29.66	21	26.26	36.23	23	22.88	31.93	25	23.26	31.06	25	26.62	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.87	21.04	18	-5.52	17.54	4	15.23	18.63	25	18.91	20.56	34	19.68	19.04
Applicable income tax + TE / Pretax net operating income + TE	20.59	22.74	22	6.03	22.86	3	19.45	21.18	28	21.55	23.23	34	21.85	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	14,178,241	13,420,032	14,099,632	13,280,719	12,128,962	5.65	238.13
Commercial and industrial loans	7,638,166	6,407,210	7,111,897	5,984,949	5,216,866	19.21	214.17
Loans to individuals	425,352	308,944	399,552	306,994	278,700	37.68	88.31
Loans to depository institutions and acceptances of other banks	0	4,801	0	4,801	4,801	-100.00	
Agricultural loans	1,330	676	3,569	253	264	96.75	242.78
Other loans and leases	941,922	349,285	928,872	309,565	128,105	169.67	3949.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	23,185,011	20,490,948	22,543,522	19,887,281	17,757,698	13.15	237.29
Less: Allowance for loan and lease losses	280,881	222,465	285,050	94,777	83,575	26.26	351.29
Net loans and leases	22,904,130	20,268,483	22,258,472	19,792,504	17,674,123	13.00	236.25
Debt securities that reprice or mature in over 1 year	4,358,832	3,741,742	4,275,455	3,381,375	2,415,300	16.49	378.13
Mutual funds and equity securities	25,218	25,438	25,636	25,135	24,369	-0.86	
Subtotal	27,288,180	24,035,663	26,559,563	23,199,014	20,113,792	13.53	253.32
Interest-bearing bank balances	2,942,971	841,397	3,746,012	347,829	516,920	249.77	867.98
Federal funds sold and reverse repos	505,186	1,883	12,141	20,977	1,849	26728.78	65765.19
Debt securities that reprice or mature within 1 year	332,730	348,227	339,776	347,616	862,668	-4.45	143.27
Trading assets	67,351	114,772	101,602	43,136	0	-41.32	
Total earning assets	31,136,418	25,341,942	30,759,094	23,958,572	21,495,229	22.87	281.35
Non-interest-bearing cash and due from depository institutions	189,251	181,088	203,296	157,901	202,924	4.51	143.32
Premises, fixed assets, and leases	292,532	348,159	373,669	349,202	265,560	-15.98	271.37
Other real estate owned	7,635	27,182	8,542	29,487	15,165	-71.91	62.90
Investment in unconsolidated subsidiaries	412,558	338,369	379,231	329,134	274,606	21.93	77.88
Intangible and other assets	3,261,509	3,027,588	3,209,219	2,981,202	2,777,560	7.73	363.07
Total assets	35,299,705	29,264,180	34,932,860	27,805,498	25,031,044	20.62	281.11
Quarterly average assets	34,580,747	28,170,996	34,394,251	27,552,013	24,721,519	22.75	291.13
Average loans and leases (YTD)	22,848,086	20,009,288	21,821,083	18,841,525	16,894,155	14.19	238.89
Memoranda							
Loans held-for-sale	98,310	94,095	119,021	99,405	50,149	4.48	113.99
Loans not held-for-sale	23,086,701	20,396,853	22,424,501	19,787,876	17,707,549	13.19	238.12
Real estate loans secured by 1–4 family	3,139,057	3,156,168	3,145,528	3,107,433	2,854,174	-0.54	195.79
Commercial real estate loans	11,019,586	10,243,304	10,932,677	10,150,523	9,252,687	7.58	253.72
Construction and land development	2,568,969	2,520,937	2,901,746	2,430,483	2,072,455	1.91	236.22
Multifamily	798,120	551,963	663,664	631,616	671,156	44.60	212.02
Nonfarm nonresidential	7,652,497	7,170,404	7,367,267	7,088,424	6,509,076	6.72	265.20
Real estate loans secured by farmland	19,598	20,560	21,427	22,763	22,101	-4.68	18.32
Total investment securities	4,716,780	4,115,407	4,640,867	3,754,126	3,302,337	14.61	349.89
U.S. Treasury securities	83,993	73,200	82,210	72,867	30,300	14.74	
US agency securities (excluding mortgage-backed securities)	157,457	92,327	76,403	79,692	70,159	70.54	21.62
Municipal securities	2,526,902	2,096,024	2,471,913	1,903,449	1,423,936	20.56	1183.77
Mortgage-backed securities	1,609,778	1,618,580	1,689,191	1,463,907	1,310,943	-0.54	141.81
Asset-backed securities	190,695	133,059	177,935	152,972	375,583	43.32	305.62
Other debt securities	122,737	76,779	117,579	56,104	67,047	59.86	1206.27
Mutual funds and equity securities	25,218	25,438	25,636	25,135	24,369	-0.86	
Available-for-sale securities	3,677,019	3,030,564	3,586,681	3,539,995	3,083,686	21.33	261.44
U.S. Treasury securities	83,993	73,200	82,210	72,867	30,300	14.74	
US agency securities (excluding mortgage-backed securities)	157,457	92,327	76,403	79,692	70,159	70.54	21.62
Municipal securities	1,512,359	1,036,619	1,443,363	1,714,453	1,229,654	45.89	812.46
Mortgage-backed securities	1,609,778	1,618,580	1,689,191	1,463,907	1,310,943	-0.54	141.81
Asset-backed securities	190,695	133,059	177,935	152,972	375,583	43.32	305.62
Other debt securities	122,737	76,779	117,579	56,104	67,047	59.86	1206.27
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	19,206	-8,314	37,981	12,221	-1,151		4335.57
Available-for-sale securities appreciation (depreciation)	56,303	20,816	99,385	89,139	-47,541	170.48	273.31
Structured notes, fair value	74,195	16,500	68,976	16,696	16,455	349.67	31338.56
Pledged securities	789,858	1,481,067	1,549,272	1,062,751	1,157,500	-46.67	-4.66

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,103,979	4,963,415	7,392,249	4,795,476	4,309,067	63.27	299.89
NOW, ATS and transaction accounts	5,814,689	4,025,382	5,689,095	3,630,168	3,464,001	44.45	307.42
Time deposits less brokered deposits < \$250K	-294,074	1,471,916	-636,536	1,378,494	1,102,059		
MMDA and other savings accounts	11,361,620	8,144,409	11,099,523	7,813,939	7,607,796	39.50	284.05
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	24,986,214	18,605,122	23,544,331	17,618,077	16,482,923	34.30	279.89
Time deposits of \$250K or more	701,093	880,491	721,995	849,591	686,757	-20.37	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	172,117	186,548	128,164	126,354	104,741	-7.74	174.07
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	266	987,045	200,262	633,472	481,226	-99.97	-99.96
Other borrowings w/remaining maturity over 1 year	890,786	1,414,780	890,665	1,515,488	965,833	-37.04	307067.59
Brokered deposits < \$250K	2,605,669	1,847,558	3,439,173	1,713,360	1,679,427	41.03	
Noncore funding	4,369,931	5,316,422	5,380,259	4,838,265	3,917,984	-17.80	269.67
Trading liabilities	68,218	26,964	102,919	43,344	0	153.00	
Subordinated notes and debentures + trust preferred securities	671,001	669,668	670,576	749,118	465,168	0.20	218.45
Other liabilities	244,694	260,753	330,041	200,823	198,906	-6.16	285.77
Total liabilities	30,340,058	24,878,929	30,028,126	23,449,627	21,064,981	21.95	277.67
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	0	217,126	0	0		
Common stock	76,088	75,800	75,850	76,564	77,889	0.38	81.18
Common surplus	3,027,311	3,015,521	3,028,063	3,064,467	3,127,720	0.39	242.45
Retained earnings	1,515,451	1,168,301	1,407,723	1,184,183	833,130	29.71	403.90
Accumulated other comprehensive income	123,548	125,506	175,849	30,534	-52,105	-1.56	6007.17
Other equity capital components	0	0	0	0	-20,694		
Total holding company equity capital	4,959,524	4,385,128	4,904,611	4,355,748	3,965,940	13.10	303.61
Noncontrolling (minority) interest in subsidiaries	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest	4,959,647	4,385,251	4,904,734	4,355,871	3,966,063	13.10	303.58
Total liabilities and capital	35,299,705	29,264,180	34,932,860	27,805,498	25,031,044	20.62	281.11
Memoranda							
Non-interest-bearing deposits	8,103,979	4,963,415	7,392,249	4,795,476	4,309,067	63.27	299.89
Interest-bearing deposits	20,188,997	16,369,756	20,313,250	15,385,552	14,540,040	23.33	299.49
Total deposits	28,292,976	21,333,171	27,705,499	20,181,028	18,849,107	32.62	299.61
Long-term debt that reprices within 1 year	1,138,102	867,500	1,062,913	780,000	481,226	31.19	84.76
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,904,611	4,355,748	4,355,748	3,965,940	3,707,952		
Accounting restatements	0	-31,795	-31,795	0	0		
Net income	125,428	28,356	312,321	400,881	359,440		
Net sale of new perpetual preferred stock	0	0	217,126	0	0		
Net sale of new common stock	-513	-49,710	-37,118	-43,885	12,566		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	20,695		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	17,701	12,442	56,985	49,828	45,454		
Change in other comprehensive income	-52,301	94,971	145,314	82,640	-47,869		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,959,524	4,385,128	4,904,611	4,355,748	3,965,940		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.17	36.10	56	45.86	38.37	61	40.36	36.22	53	47.76	37.78	65	48.46	37.19	67
Commercial and industrial loans	21.64	13.88	86	21.89	12.73	85	20.36	13.52	81	21.52	12.02	85	20.84	12.85	81
Loans to individuals	1.20	3.42	48	1.06	3.84	39	1.14	3.40	45	1.10	4.20	37	1.11	4.31	36
Loans to depository institutions and acceptances of other banks	0	0.02	32	0.02	0.03	75	0	0.03	31	0.02	0.04	74	0.02	0.05	73
Agricultural loans.....	0	0.19	28	0	0.20	29	0.01	0.19	32	0	0.24	27	0	0.30	26
Other loans and leases.....	2.67	4.29	44	1.19	4.96	18	2.66	4.63	41	1.11	5.01	15	0.51	5	6
Net loans and leases.....	64.88	60.99	60	69.26	64.23	59	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Debt securities over 1 year.....	12.35	16.70	32	12.79	14.63	39	12.24	15.55	33	12.16	14.60	34	9.65	14.63	25
Mutual funds and equity securities	0.07	0.06	70	0.09	0.05	75	0.07	0.05	73	0.09	0.06	71	0.10	0.06	74
Subtotal	77.30	78.43	35	82.13	80.12	42	76.03	78.16	27	83.43	79.65	47	80.36	79.97	29
Interest-bearing bank balances	8.34	9.08	46	2.88	4.14	43	10.72	7.51	75	1.25	3.06	31	2.07	3.04	49
Federal funds sold and reverse repos	1.43	0.50	86	0.01	0.78	63	0.03	0.82	68	0.08	1.57	65	0.01	1.66	57
Debt securities 1 year or less	0.94	1.59	44	1.19	1.72	51	0.97	1.68	41	1.25	1.91	50	3.45	1.96	78
Trading assets	0.19	0.56	52	0.39	1.27	44	0.29	1.01	48	0.16	1.19	47	0	1.33	15
Total earning assets.....	88.21	91.48	11	86.60	89.78	16	88.05	91.05	13	86.16	89.53	14	85.87	89.74	12
Non-interest cash and due from depository institutions.....	0.54	1	14	0.62	1.12	16	0.58	1.07	13	0.57	1.14	15	0.81	1.21	23
Other real estate owned.....	0.02	0.02	67	0.09	0.03	91	0.02	0.02	68	0.11	0.03	92	0.06	0.04	71
All other assets.....	11.26	7.44	90	12.78	9.05	88	11.37	7.82	89	13.27	9.27	88	13.32	8.98	89
Memoranda															
Short-term investments	10.71	11.92	52	4.07	7.73	41	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58
U.S. Treasury securities.....	0.24	0.98	58	0.25	0.86	58	0.24	0.84	60	0.26	1.03	56	0.12	1.04	46
US agency securities (excluding mortgage-backed securities)	0.45	0.73	55	0.32	0.51	50	0.22	0.63	45	0.29	0.54	50	0.28	0.69	54
Municipal securities	7.16	1.77	92	7.16	1.44	95	7.08	1.69	93	6.85	1.34	95	5.69	1.62	91
Mortgage-backed securities	4.56	12.38	11	5.53	11.43	15	4.84	11.75	15	5.26	11.44	16	5.24	11.13	17
Asset-backed securities	0.54	0.35	76	0.45	0.27	76	0.51	0.32	76	0.55	0.28	76	1.50	0.33	89
Other debt securities	0.35	0.46	58	0.26	0.39	61	0.34	0.42	59	0.20	0.39	57	0.27	0.41	63
Loans held-for-sale.....	0.28	0.46	52	0.32	0.40	59	0.34	0.52	49	0.36	0.39	61	0.20	0.30	54
Loans held for investment	65.40	61.15	62	69.70	64.43	60	64.19	61.72	48	71.17	63.50	65	70.74	63.93	59
Real estate loans secured by 1–4 family	8.89	11.69	38	10.79	13.18	37	9	11.91	36	11.18	13.29	38	11.40	13.46	40
Revolving	2.58	1.51	70	3.46	2.02	74	2.71	1.66	71	3.61	2.07	75	4.28	2.27	79
Closed-end, secured by first liens	6.25	9.76	32	7.25	10.62	36	6.22	9.81	33	7.47	10.69	34	7.03	10.57	32
Closed-end, secured by junior liens	0.06	0.21	28	0.08	0.28	30	0.07	0.22	30	0.09	0.28	34	0.10	0.31	30
Commercial real estate loans	31.22	22.27	75	35	23.11	78	31.30	22.22	68	36.51	22.23	84	36.96	21.58	84
Construction and land development	7.28	3.32	89	8.61	3.46	91	8.31	3.40	91	8.74	3.44	92	8.28	3.51	91
Multifamily.....	2.26	3.21	43	1.89	3.23	41	1.90	3.12	38	2.27	3.01	46	2.68	2.72	57
Nonfarm nonresidential	21.68	14.77	76	24.50	15.32	78	21.09	14.72	71	25.49	14.69	82	26	14.44	84
Real estate loans secured by farmland.....	0.06	0.33	45	0.07	0.35	50	0.06	0.33	45	0.08	0.36	51	0.09	0.41	52

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	61.15	57.91	50	65.49	57.83	53	62.54	57.15	52	66.78	57.46	57	68.30	56.49	64
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	13.54	19.43	32	15.40	20.44	31	13.95	19.43	32	15.63	20.75	30	16.07	21.10	26
Real estate loans secured by 1–4 family.....	3.93	2.45	69	4.94	3.09	73	4.21	2.64	72	5.05	3.15	75	6.03	3.50	78
Revolving	9.61	16.76	26	10.46	17.13	27	9.75	16.59	27	10.57	17.39	25	10.04	17.39	21
Closed-end.....	47.53	35.36	73	49.99	34.31	79	48.50	34.63	76	51.04	33.52	84	52.11	32.14	86
Commercial real estate loans	11.08	5.29	88	12.30	5.12	91	12.87	5.26	93	12.22	5.09	92	11.67	5.20	88
Construction and land development.....	2.37	1.05	84	2.84	0.98	86	2.28	0.93	81	2.91	0.94	88	3.05	1.02	88
1–4 family.....	8.71	4.21	91	9.46	4	92	10.59	4.19	95	9.31	4.02	91	8.62	4.05	88
Other.....	3.44	5.08	42	2.69	4.90	37	2.94	4.96	37	3.18	4.69	42	3.78	4.10	55
Multifamily.....	33.01	23.47	73	34.99	22.69	77	32.68	22.93	73	35.64	22.15	80	36.65	21.40	89
Nonfarm nonresidential	12.38	7.93	78	12.93	7.70	81	12.43	7.68	78	13.42	7.72	84	14.94	8.03	87
Owner-occupied.....	20.63	15.25	68	22.06	14.76	76	20.25	14.95	68	22.22	14.34	77	21.71	13.38	82
Other.....	0.08	0.56	44	0.10	0.53	48	0.10	0.54	44	0.11	0.55	49	0.12	0.63	51
Real estate loans secured by farmland.....	0	0.03	32	0.02	0.08	73	0	0.06	31	0.02	0.11	72	0.03	0.12	71
Loans to depository institutions and acceptances of other banks.....	32.94	23.16	82	31.27	20.31	80	31.55	22.17	82	30.09	19.53	84	29.38	20.32	78
Commercial and industrial loans	1.83	6.02	45	1.51	6.48	33	1.77	6.13	44	1.54	7.13	34	1.57	7.36	31
Loans to individuals	0.15	0.50	64	0.20	0.71	62	0.17	0.65	64	0.22	0.81	60	0.25	1.02	60
Credit card loans	0.01	0.33	28	0	0.31	28	0.02	0.32	33	0	0.37	26	0	0.46	26
Agricultural loans.....	4.06	8.05	42	1.70	9.38	17	4.12	9.09	41	1.56	9.85	14	0.72	9.66	6
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	454.41	382.51	63	541.53	401.07	73	467.62	381.27	63	550.15	391.26	76	575.44	379.80	79
Real estate loans secured by 1–4 family.....	100.61	124.29	39	127.36	138.65	46	104.32	125.03	41	128.72	138.18	46	135.41	137.84	49
Revolving	29.23	16.14	75	40.83	21.22	78	31.45	17.42	74	41.64	21.26	79	50.80	23.33	86
Closed-end.....	71.38	106.79	33	86.53	115.78	38	72.88	106.14	34	87.09	115.20	38	84.61	112.79	37
Commercial real estate loans	353.17	237.40	81	413.34	240.54	87	362.58	234.65	82	420.48	229.44	91	438.98	219.72	92
Construction and land development.....	82.33	35.26	90	101.73	35.93	94	96.24	35.62	93	100.68	34.95	94	98.32	35.36	95
1–4 family.....	17.58	6.84	86	23.49	6.92	91	17.07	6.34	82	23.96	6.61	91	25.68	7.04	94
Other.....	64.75	28.01	93	78.24	27.85	95	79.16	28.16	95	76.72	27.32	95	72.65	27.26	95
Multifamily.....	25.58	34.02	47	22.27	33.54	43	22.01	32.74	40	26.16	31.04	49	31.84	27.85	68
Nonfarm nonresidential	245.26	157.71	83	289.34	159.79	89	244.34	155.06	82	293.64	152.10	92	308.81	147.22	94
Owner-occupied.....	91.98	52.99	81	106.94	54.16	86	92.94	52.37	80	110.59	53.07	87	125.89	54.89	92
Other.....	153.28	102.29	75	182.40	103.49	85	151.40	100.54	71	183.04	97.41	87	182.93	91.80	88
Real estate loans secured by farmland.....	0.63	3.50	45	0.83	3.48	49	0.71	3.44	45	0.94	3.60	50	1.05	4.02	54
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.19	0.38	75	0	0.28	31	0.20	0.44	75	0.23	0.54	76
Commercial and industrial loans	244.80	145.22	89	258.54	132.09	92	235.87	139.91	90	247.93	122.02	92	247.51	128.82	90
Loans to individuals	13.63	35.91	48	12.47	40.80	42	13.25	37.47	46	12.72	43.51	41	13.22	42.67	40
Credit card loans	1.14	2.59	66	1.67	3.94	65	1.25	3.30	66	1.79	4.34	65	2.11	5.31	65
Agricultural loans.....	0.04	1.94	29	0.03	1.90	30	0.12	1.88	35	0.01	2.18	26	0.01	2.72	27
Other loans and leases.....	30.19	47.52	45	14.09	54.71	21	30.81	49.54	45	12.82	52.44	16	6.08	51.79	7
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.35	27.81	73	38.57	27.16	78	38.17	27.32	79	39.21	26.45	82	38.03	24.79	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	277.57	185.94	83	318.91	188.67	86	285.41	183.76	84	323.06	178.57	87	320.41	167.93	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	369.54	243.39	83	425.85	248.20	89	378.35	240.85	83	433.65	236.10	91	446.30	225.98	93

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.71	11.92	52	4.07	7.73	41	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58
Liquid assets	15.67	27.16	20	9.87	22.73	8	16.81	26.22	23	7.74	22.44	4	8.52	22.72	3
Investment securities	13.36	18.78	29	14.06	16.91	37	13.29	17.85	31	13.50	16.99	37	13.19	17.27	35
Net loans and leases	64.88	60.99	60	69.26	64.23	59	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Net loans, leases and standby letters of credit	65.56	61.79	58	69.95	65.22	58	64.28	62.48	45	71.91	64.84	65	71.32	65.07	57
Core deposits	70.78	73.69	28	63.58	64.18	37	67.40	70.67	28	63.36	63.09	37	65.85	62.13	47
Noncore funding	12.38	11.95	67	18.17	19.78	53	15.40	14.13	66	17.40	19.36	57	15.65	21.34	45
Time deposits of \$250K or more	1.99	1.96	58	3.01	2.95	57	2.07	2.11	54	3.06	2.94	57	2.74	2.89	52
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.49	1.22	45	0.64	1.77	41	0.37	1.47	37	0.45	1.94	38	0.42	1.97	31
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.94	0.60	8	0.63	0.97	50	0.33	0.54	51	0.38	0.48	51	0.41	0.54	44
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1.11	26	3.37	3.69	50	0.57	1.24	48	2.28	3.01	46	1.92	3.67	35
Earning assets that reprice within 1 year	36.88	38.67	42	40.93	39.59	50	38.88	39.38	47	42.49	39.29	59	44.05	40.29	65
Interest-bearing liabilities that reprice within 1 year	6.61	7.73	58	12.19	10.23	71	8.04	8.20	64	11.95	10.19	70	9.82	10.01	56
Long-term debt that reprices within 1 year	3.22	0.28	94	2.96	0.79	84	3.04	0.47	90	2.81	0.96	84	1.92	1.34	73
Net assets that reprice within 1 year	27.04	29.49	41	25.77	27.26	45	27.79	29.11	43	27.73	26.63	51	32.31	27.38	58
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.16	-0.51	61	17.14	14.37	64	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41
Net short-term noncore funding dependence	-2.92	-6.88	63	10.01	4.94	70	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43
Short-term investment / Short-term noncore funding	126.66	246.74	35	33.10	77.70	36	102.83	184.19	32	23.29	77.77	32	55.85	66.46	57
Liquid assets - short-term noncore funding / Nonliquid assets	8.56	30.67	17	-2.70	16.50	16	6.50	28.18	19	-3.60	16.97	12	-1.49	16.04	20
Net loans and leases / Total deposits	80.95	76.22	66	95.01	88.34	68	80.34	79.43	54	98.07	90.31	75	93.77	90.08	58
Net loans and leases / Core deposits	91.67	83.77	72	108.94	101.46	71	94.54	88.34	70	112.34	103.93	72	107.23	105	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.66	0.62	61	-0.36	1.57	4	1.35	1.57	53	0.53	0.72	50	-0.06	-0.82	65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.93	1.31	67	0.90	3.85	15	3.54	4.31	51	3.84	1.36	91	-2.35	-1.98	41
Structured notes appreciation (depreciation) / Tier 1 capital	0.06	0	81	0	-0.04	36	0.05	0.02	78	0.01	0	65	0	-0.05	47
Percent of Investment Securities															
Held-to-maturity securities	21.51	12.84	69	25.74	12.92	73	22.16	11.38	73	5.03	12.67	51	5.88	16.19	37
Available-for-sale securities	77.96	85.49	31	73.64	85.17	26	77.28	87.23	25	94.30	85.40	51	93.38	81.88	64
U.S. Treasury securities	1.78	5.10	60	1.78	5.04	56	1.77	4.72	61	1.94	6.15	52	0.92	6.99	47
US agency securities (excluding mortgage-backed securities)	3.34	4.35	61	2.24	3.36	57	1.65	4.01	48	2.12	3.49	52	2.12	4.02	54
Municipal securities	53.57	9.71	97	50.93	8.69	98	53.26	9.83	96	50.70	7.75	98	43.12	9.16	96
Mortgage-backed securities	34.13	66.67	8	39.33	68.40	13	36.40	66.64	10	38.99	67.43	13	39.70	65.45	16
Asset-backed securities	4.04	1.97	76	3.23	1.67	78	3.83	1.91	75	4.07	1.66	78	11.37	2.05	89
Other debt securities	2.60	3.05	60	1.87	2.67	59	2.53	3.01	60	1.49	2.94	57	2.03	2.79	61
Mutual funds and equity securities	0.53	0.36	74	0.62	0.35	76	0.55	0.35	71	0.67	0.40	72	0.74	0.42	70
Debt securities 1 year or less	7.05	9.29	50	8.46	10.98	52	7.32	10.55	47	9.26	11.86	55	26.12	11.91	85
Debt securities 1 to 5 years	2.94	16.09	20	2.37	17.72	17	2.50	17.03	17	2.19	17.94	16	5.32	19.18	27
Debt securities over 5 years	89.47	72.48	76	88.55	67.50	79	89.62	69.86	76	87.88	66.02	76	67.82	64.73	43
Pledged securities	16.75	33.48	27	35.99	36.65	49	33.38	35.67	45	28.31	30.57	50	35.05	33.30	55
Structured notes, fair value	1.57	0.05	94	0.40	0.04	91	1.49	0.02	96	0.44	0.03	92	0.50	0.04	92
Percent Change from Prior Like Quarter															
Short-term investments	217.32	156.41	73	8.31	53.90	31	472	183.32	87	-48.14	26.69	3	37.67	6.77	84
Investment securities	14.61	31.91	35	18.64	9.51	78	23.62	23.62	61	13.68	11.75	66	28.95	9.42	82
Core deposits	34.30	29.18	72	13.86	12	68	33.64	26.88	78	6.89	11.23	46	17.04	7.29	83
Noncore funding	-17.80	-25.09	62	21.25	16.35	67	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,496,870	7,938,341	6,921,688
Commit: Secured commercial real estate loans	3,594,657	3,084,548	3,308,453	3,086,298	2,422,695
Commit: Unsecured real estate loans	371,121	310,359	329,510	327,548	105,742
Credit card lines (reported semiannually, June/Dec)	0	0	983,173	724,063	542,585
Securities underwriting	0	0	0	0	0
Standby letters of credit	237,703	200,437	195,736	203,578	177,476
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	375,505	250,112	250,432	116,128	72,320
Written options contracts (interest rate)	380,339	337,656	379,864	161,059	142,003
Purchased options contracts (interest rate)	1,626,845	1,549,819	1,611,028	2,872,253	83,565
Interest rate swaps	3,847,849	4,356,773	3,751,514	3,933,160	3,984,087
Futures and forward foreign exchange	360	4,223	0	264	195
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				27.19	22.01	75	28.55	23.52	71	27.65	24.05	68		
Standby letters of credit	0.67	0.67	64	0.68	0.78	56	0.56	0.71	55	0.73	0.84	57	0.71	0.92
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts	17.65	42.67	50	22.21	54.47	51	17.16	48.62	44	25.47	68.47	57	17.11	65.81
Interest rate contracts	17.65	30.32	52	22.19	40.32	53	17.16	34.36	45	25.47	47.31	58	17.11	43.84
Interest rate futures and forward contracts	1.06	4.59	62	0.85	11.14	50	0.72	6.21	49	0.42	10.67	48	0.29	11.40
Written options contracts (interest rate)	1.08	2	58	1.15	2.54	50	1.09	2.18	54	0.58	2.47	53	0.57	2.16
Purchased options contracts (interest rate)	4.61	1.45	86	5.30	1.56	87	4.61	1.46	87	10.33	2.65	88	0.33	2.32
Interest rate swaps	10.90	20.33	47	14.89	23.70	47	10.74	20.83	41	14.15	28.86	48	15.92	26.74
Foreign exchange contracts	0	6.19	51	0.01	6.58	48	0	6.01	25	0	10.12	46	0	10.92
Futures and forward foreign exchange contracts	0	3.83	53	0.01	4.16	50	0	3.47	25	0	5.23	47	0	5.22
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				43.52	42.82	67	42.13	45.53	65	40.97	44.93	63		

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	6,230,898	6,498,583	5,992,838	7,082,864	4,282,170
Interest rate contracts	6,230,538	6,494,360	5,992,838	7,082,600	4,281,975
Foreign exchange contracts.....	360	4,223	0	264	195
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	375,865	254,335	250,432	116,392	72,515
Written options	380,339	337,656	379,864	161,059	142,003
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	380,339	337,656	379,864	161,059	142,003
Purchased options	1,626,845	1,549,819	1,611,028	2,872,253	83,565
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,626,845	1,549,819	1,611,028	2,872,253	83,565
Swaps	3,847,849	4,356,773	3,751,514	3,933,160	3,984,087
Held for trading.....	3,392,608	3,879,506	3,264,639	0	0
Interest rate contracts	3,392,608	3,879,506	3,264,639	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,838,290	2,619,077	2,728,199	7,082,864	4,282,170
Interest rate contracts	2,837,930	2,614,854	2,728,199	7,082,600	4,281,975
Foreign exchange contracts.....	360	4,223	0	264	195
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,850,559	6,160,926	5,612,974	6,921,805	4,140,166
One year or less	476,074	1,293,354	348,673	1,036,096	609,578
Over 1 year to 5 years	3,372,229	2,937,324	3,205,423	4,103,513	2,018,646
Over 5 years	2,002,256	1,930,248	2,058,878	1,782,196	1,511,942
Gross negative fair value (absolute value)	126,335	206,073	181,150	85,869	50,870
Gross positive fair value.....	206,754	259,868	251,437	133,299	27,345
Held for trading.....	76,235	117,860	107,010	44,873	0
Non-traded.....	130,519	142,008	144,427	88,426	27,345
Current credit exposure on risk-based capital derivative contracts	194,715	252,442	233,165	131,388	23,925
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.99	94.52	53	99.94	94.85	56	100	94.10	77	100	93.44	60	100	92.91	61
Percent of Notional Amount															
Interest rate contracts	0.01	3.16	50	0.06	3.08	47	0	3.49	25	0	3.20	44	0	3.39	42
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	6.03	12.82	50	3.91	13.53	35	4.18	14.05	37	1.64	13.49	28	1.69	12.78	29
Written options	6.10	8.11	55	5.20	7.86	48	6.34	8.18	56	2.27	5.91	43	3.32	6.60	49
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	6.10	7.80	56	5.20	7.35	51	6.34	7.73	57	2.27	5.10	45	3.32	5.49	52
Purchased options	26.11	3.58	97	23.85	3.47	97	26.88	3.42	98	40.55	4.42	97	1.95	4.19	54
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	26.11	3.15	97	23.85	2.77	97	26.88	2.86	98	40.55	3.35	97	1.95	3.20	59
Swaps	61.75	69.64	32	67.04	69.06	39	62.60	68.76	36	55.53	69.75	27	93.04	70.34	67
Held for trading	54.45	42.14	50	59.70	45.49	48	54.48	43.53	50	0	44.16	18	0	46.31	18
Interest rate contracts	54.45	36.29	55	59.70	38.85	53	54.48	36.62	54	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	45.55	57.86	49	40.30	54.51	51	45.52	56.47	50	100	55.84	81	100	53.69	81
Interest rate contracts	45.55	54.11	51	40.24	52.13	52	45.52	53.82	52	100	52.22	77	100	50.60	76
Foreign exchange contracts	0.01	0.45	67	0.06	0.31	69	0	0.46	34	0	0.34	67	0	0.57	65
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	93.90	90.92	41	94.80	91.11	47	93.66	91.48	41	97.73	93.86	51	96.68	94.47	47
One year or less	7.64	26.80	34	19.90	31.34	50	5.82	32.05	23	14.63	32.17	40	14.24	32.51	41
Over 1 year to 5 years	54.12	28.69	88	45.20	27.94	71	53.49	27.06	90	57.94	30.45	86	47.14	31.16	76
Over 5 years	32.13	30.03	53	29.70	31.18	53	34.36	29.56	56	25.16	28.09	51	35.31	28.71	59
Gross negative fair value (absolute value)	2.03	1.21	77	3.17	1.98	73	3.02	1.55	78	1.21	0.83	71	1.19	0.72	83
Gross positive fair value	3.32	1.70	95	4	2.69	77	4.20	2.23	94	1.88	1.19	79	0.64	0.85	33
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	71	0.09	0.11	69	0.06	0.07	72	0.04	0.06	72	0.03	0.06	66
Gross positive fair value (X)	0.07	0.07	69	0.11	0.13	64	0.09	0.09	65	0.06	0.07	71	0.01	0.06	46
Held for trading (X)	0.03	0.05	55	0.05	0.10	52	0.04	0.07	53	0.02	0.06	54	0	0.05	19
Non-traded (X)	0.04	0.01	87	0.06	0.02	86	0.05	0.02	87	0.04	0.01	91	0.01	0.01	78
Current credit exposure (X)	0.07	0.05	70	0.11	0.09	69	0.08	0.06	69	0.06	0.05	73	0.01	0.04	54
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.75	0.61	66	1.02	1.16	62	0.90	0.85	63	0.55	0.73	70	0.11	0.53	50

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	285,050	94,777	94,777	83,575	67,240
Gross losses	14,274	11,693	49,333	28,468	30,400
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,877	1,538	9,962	12,386	12,358
Net losses	11,397	10,155	39,371	16,082	18,042
Provision for loan and lease losses	7,228	99,741	191,542	27,284	34,377
Adjustments	0	38,102	38,102	0	0
Ending balance	280,881	222,465	285,050	94,777	83,575
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.08	-0.11	82	1.42	0.87	79	0.59	0.51	65	0.10	0.15	45	0.15	0.14
Provision for loan and lease losses / Average loans and leases	0.13	-0.20	82	1.99	1.41	73	0.88	0.82	61	0.14	0.24	39	0.20	0.24
Provision for loan and lease losses / Net loan and lease losses	63.42	-168.35	74	982.19	730.69	77	486.51	487.86	66	169.66	130.58	78	190.54	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.49	32	1.09	1.32	29	1.27	1.58	31	0.48	0.83	20	0.47	0.90
Allowance for loan and lease losses / Total loans and leases	1.21	1.47	33	1.09	1.30	31	1.26	1.55	32	0.48	0.81	20	0.47	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	6.16	18.09	28	5.48	10.10	49	7.24	11.58	51	5.89	8.03	58	4.63	7.54
Allowance for loan and lease losses / Nonaccrual assets	389.38	291.29	73	313.46	310.68	69	386.06	299.17	73	153.85	218.72	48	95.15	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	374.67	246.27	78	304.91	221.69	77	374.09	244.34	77	149.92	151.73	60	93.49	160.51
Gross loan and lease losses / Average loans and leases	0.25	0.24	63	0.23	0.34	48	0.23	0.34	45	0.15	0.28	34	0.18	0.30
Recoveries / Average loans and leases	0.05	0.08	44	0.03	0.07	28	0.05	0.07	35	0.07	0.08	50	0.07	0.09
Net losses / Average loans and leases	0.20	0.16	66	0.20	0.27	54	0.18	0.27	47	0.09	0.21	34	0.11	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	5.83	7.39	43	5.40	8.09	37	34.99	33.98	61	40.74	36.22	69	56.05	41.30
Earnings coverage of net loan and lease losses (X)	14.12	25.70	50	12.45	17.23	58	14.30	22.91	55	32.64	24.40	76	26.85	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.02	0.03	63	0.07	0.01	90	0.02	0.04	45	-0.01	0.01	16	-0.02	0.02
Real estate loans secured by 1–4 family	0	-0.01	65	0.09	0.01	88	0.06	0.01	89	-0.02	0.01	19	-0.04	0.01
Revolving	-0.05	-0.03	27	0.11	0	82	0.05	0.01	75	-0.02	0.02	23	-0.02	0.03
Closed-end	0.02	-0.01	84	0.09	0.01	89	0.07	0	88	-0.01	0	21	-0.05	0.01
Commercial real estate loans	0.02	0.05	60	0.06	0.01	90	0.01	0.07	31	-0.01	0.01	12	-0.01	0.01
Construction and land development	0.05	0	86	-0.01	-0.01	36	-0.01	0	36	-0.03	-0.01	25	-0.09	-0.03
1–4 family	0	0	58	0	0	60	0	0	59	0	0	20	0	-0.01
Other	0.05	0	89	-0.01	-0.01	30	-0.01	0	31	-0.03	-0.01	22	-0.09	-0.02
Multifamily	0	0	54	-0.06	0	3	-0.04	0	4	-0.14	0	1	0	0.29
Nonfarm nonresidential	0.01	0.07	55	0.09	0.02	90	0.02	0.11	32	0	0.02	51	0.01	0.02
Owner-occupied	0	0.01	72	0.08	0.01	93	0.02	0.02	67	0.01	0.01	68	0.02	0.01
Other	0.01	0.06	60	0.01	0.01	81	0	0.08	10	0	0.01	26	0	0.01
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0.50
Commercial and industrial loans	0.55	0.20	81	0.44	0.48	62	0.48	0.47	60	0.21	0.37	39	0.19	0.31
Loans to individuals	0.28	1.06	15	1.15	1.43	52	0.61	1.13	38	1.64	1.17	71	3.54	1.16
Credit card loans	2.28	2.41	43	4.34	3.52	67	3.54	2.92	62	5.07	3.11	85	3.90	2.92
Agricultural loans	0	0.02	50	-0.59	0.11	1	-0.06	0.19	7	-3.16	0.08	2	-1.89	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	40	0	0.15	32	-0.03	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		18,283		31,789		40,547		34,348		58,979
90+ days past due loans and leases		2,833		1,990		2,362		1,615		1,558
Nonaccrual loans and leases.....		72,135		70,970		73,836		61,605		87,834
Total past due and nonaccrual loans and leases.....		93,251		104,749		116,745		97,568		148,371
Restructured 30–89 days past due		0		3		0		9		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		6,197		7,535		6,561		8,269		8,759
Total restructured loans and leases		6,197		7,538		6,561		8,278		8,759
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		2,460		3,869		2,494		4,841		5,899
Other real estate owned.....		7,635		27,182		8,542		29,487		15,165
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.08	0.33	11	0.16	0.52	10	0.18	0.39	25	0.17
90+ days past due loans and leases	0.01	0.11	38	0.01	0.12	34	0.01	0.12	34	0.01
Nonaccrual loans and leases.....	0.31	0.65	20	0.35	0.57	25	0.33	0.66	19	0.31
90+ days past due and nonaccrual loans and leases.....	0.32	0.82	14	0.36	0.75	14	0.34	0.85	13	0.32
30–89 days past due restructured.....	0	0.01	20	0	0.01	27	0	0.01	16	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured.....	0.03	0.13	19	0.04	0.14	24	0.03	0.13	22	0.04
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.08	0.33	11	0.16	0.52	10	0.18	0.40	25	0.17
90+ days past due assets	0.01	0.11	38	0.01	0.12	32	0.01	0.12	33	0.01
Nonaccrual assets	0.31	0.66	20	0.35	0.58	25	0.33	0.67	19	0.31
30+ days past due and nonaccrual assets	0.40	1.18	7	0.51	1.32	6	0.52	1.29	13	0.49
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.21	0.50	15	0.25	0.48	20	0.22	0.52	19	0.23
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.53	15	0.34	0.51	31	0.24	0.55	19	0.33
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.23	0.58	14	0.35	0.57	21	0.24	0.60	15	0.35
Allowance for loan and lease losses	29.28	69.27	16	45.86	74.58	26	29.77	66.66	17	101.23
Equity capital + allowance for loan and lease losses	1.57	5.03	11	2.21	4.68	18	1.64	4.97	12	2.16
Tier 1 capital + allowance for loan and lease losses	2.58	5.96	14	4.03	5.89	26	2.75	6.05	19	3.97
Loans and leases + other real estate owned	0.35	0.97	11	0.50	0.91	18	0.38	0.97	11	0.48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.31	9	0.16	0.48	13	0.11	0.39	17	0.16	0.38	21	0.28	0.42	37
	90+ days past due		0	0.13	15	0	0.12	39	0	0.16	32	0	0.16	31	0	0.22	12
	Nonaccrual.....		0.27	0.76	15	0.37	0.54	35	0.28	0.76	15	0.34	0.46	44	0.53	0.57	54
Commercial and industrial	30–89 days past due		0.11	0.22	39	0.12	0.36	22	0.31	0.23	74	0.16	0.31	34	0.39	0.30	72
	90+ days past due		0.03	0.02	78	0.02	0.03	63	0.03	0.03	63	0.02	0.05	49	0.02	0.05	57
	Nonaccrual.....		0.45	0.69	42	0.34	0.90	20	0.48	0.75	40	0.26	0.83	20	0.44	0.76	41
Individuals	30–89 days past due		0.24	0.53	31	0.38	0.84	25	0.27	0.83	19	0.71	0.83	42	1.18	0.84	70
	90+ days past due		0.08	0.11	63	0.12	0.15	68	0.08	0.14	54	0.16	0.17	67	0.17	0.16	71
	Nonaccrual.....		0.01	0.22	24	0.02	0.19	29	0	0.28	20	0.05	0.17	38	0.35	0.23	72
Depository institution loans	30–89 days past due			0.01		0	0.01	46		0		0	0	47	0	0	47
	90+ days past due			0		0	0	48		0		0	0	49	0	0	47
	Nonaccrual.....			0		0	0	48		0		0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.03			10.34			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due		0.22	0.13	73	0.46	0.26	75	0.28	0.18	74	0.33	0.20	72	0.84	0.17	94
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0.11	0.01	94
	Nonaccrual.....		0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.12	0.47	13	0.31	0.73	18	0.21	0.65	19	0.28	0.67	19	0.61	0.71	54
	90+ days past due	0	0.28	18	0.02	0.24	50	0.01	0.33	40	0.01	0.31	35	0	0.46	14
	Nonaccrual	0.63	0.88	41	0.82	0.79	60	0.70	0.89	50	0.79	0.73	62	0.91	0.86	62
Revolving	30–89 days past due	0.08	0.31	22	0.34	0.50	40	0.13	0.48	18	0.31	0.45	33	0.85	0.50	81
	90+ days past due	0	0.03	32	0.05	0.03	74	0	0.03	30	0	0.05	55	0	0.05	25
	Nonaccrual	0.31	1.31	22	0.50	1.07	37	0.43	1.13	33	0.53	1	42	0.30	1.17	22
Closed-end	30–89 days past due	0.13	0.48	16	0.30	0.76	20	0.25	0.65	24	0.26	0.70	21	0.46	0.75	37
	90+ days past due	0	0.31	20	0	0.27	19	0.01	0.38	43	0.01	0.35	39	0	0.53	16
	Nonaccrual	0.76	0.85	53	0.98	0.77	69	0.82	0.87	56	0.91	0.70	71	1.28	0.84	77
Junior lien	30–89 days past due	0	0.01	19	0.02	0.02	46	0	0.02	20	0	0.02	24	0	0.03	24
	90+ days past due	0	0	35	0	0	32	0.01	0	91	0	0	29	0	0	24
	Nonaccrual	0.02	0.05	35	0.04	0.05	51	0.02	0.04	35	0.04	0.04	53	0.05	0.06	61
Commercial real estate	30–89 days past due	0.03	0.22	14	0.11	0.28	28	0.07	0.26	33	0.13	0.18	47	0.17	0.17	56
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.16	0.62	16	0.23	0.32	48	0.16	0.62	15	0.21	0.23	54	0.39	0.28	72
Construction and development	30–89 days past due	0.01	0.22	31	0.06	0.32	38	0.02	0.28	31	0.09	0.28	46	0.21	0.21	62
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.06	0.50	39	0.09	0.24	44	0.07	0.41	40	0.09	0.20	52	0.16	0.19	61
1–4 family	30–89 days past due	0	0.03	61	0.01	0.06	51	0.02	0.03	62	0.04	0.06	62	0.08	0.06	69
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0.07	0.02	83
Other	30–89 days past due	0	0.16	37	0.05	0.24	46	0	0.22	31	0.05	0.20	50	0.13	0.13	66
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.06	0.43	46	0.09	0.18	53	0.07	0.35	46	0.09	0.17	61	0.09	0.15	56
Multifamily	30–89 days past due	0	0.08	27	0.07	0.10	65	0.04	0.09	56	0.13	0.08	76	0.11	0.10	67
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.03	0.13	51	0.03	0.06	55	0	0.11	20	0.03	0.05	55	0.49	0.08	94
Nonfarm non-residential	30–89 days past due	0.03	0.20	23	0.13	0.27	31	0.10	0.23	44	0.15	0.14	54	0.17	0.17	54
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.21	0.78	16	0.29	0.37	52	0.21	0.80	17	0.26	0.28	53	0.45	0.30	70
Owner Occupied	30–89 days past due	0.02	0.06	40	0.09	0.11	45	0.01	0.07	32	0.06	0.07	55	0.16	0.09	71
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.17	0.32	34	0.16	0.20	49	0.14	0.27	32	0.16	0.16	58	0.26	0.17	71
Other	30–89 days past due	0.02	0.12	33	0.04	0.14	40	0.09	0.14	58	0.08	0.07	69	0.01	0.07	33
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.04	0.40	19	0.13	0.16	55	0.07	0.44	21	0.10	0.10	58	0.19	0.13	71
Farmland	30–89 days past due	1.25	0.13	94	0.22	0.32	57	0	0.11	30	0	0.23	23	4.24	0.25	97
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.44	1.14	54	0.61	1.10	50	0.44	1.13	50	0.59	0.84	56	9.02	1.23	93
Credit card	30–89 days past due	0.99	0.75	64	1.58	1.31	70	1.23	0.95	70	1.32	1.19	58	1.28	1.22	49
	90+ days past due	0.96	0.56	68	0.90	0.83	50	0.81	0.63	59	1.12	0.78	64	1.04	0.73	60
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,103,399	3,091,321	3,103,913	3,141,030	3,184,915										
Retained earnings	1,587,950	1,223,887	1,481,093	1,184,183	833,130										
Accumulated other comprehensive income (AOCI)	123,548	125,506	175,849	30,534	-52,105										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,814,897	4,440,714	4,760,855	4,355,747	3,965,940										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,996,811	2,004,024	1,998,714	2,006,101	1,993,975										
Accumulated other comprehensive income-related adjustments	123,548	125,506	175,849	30,535	-52,105										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,694,538	2,311,184	2,586,292	2,319,111	2,024,070										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,694,538	2,311,184	2,586,292	2,319,111	2,024,070										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	217,126	0	217,126	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	123										
Additional tier 1 capital before deductions	217,249	123	217,249	123	123										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	217,249	123	217,249	123	123										
Tier 1 Capital	2,911,787	2,311,307	2,803,541	2,319,234	2,024,193										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	653,000	679,000	653,000	743,000	469,511										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	219,253	168,512	221,864	97,141	86,439										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	872,253	847,512	874,864	840,141	555,950										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	872,253	847,512	874,864	840,141	555,950										
Exited advanced approach tier 2 capital															
Total capital	3,784,040	3,158,819	3,678,405	3,159,375	2,580,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	34,653,246	28,226,582	34,467,621	27,552,013	24,721,519										
Less: Deductions from common equity tier 1 capital	1,996,811	2,004,024	1,998,714	2,006,101	1,993,975										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	32,656,435	26,222,558	32,468,907	25,545,912	22,727,544										
Total risk-weighted assets	26,105,158	24,673,033	25,791,896	23,911,069	21,137,717										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.32	12.54	17	9.37	11.59	14	10.03	12.35	17	9.70	12.11	14	9.58	12.09	8
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.15	13.31	13	9.37	12.25	4	10.87	13.08	14	9.70	12.78	3	9.58	12.85	3
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.50	15.37	40	12.80	14.01	31	14.26	15.23	38	13.21	14.36	35	12.21	14.45	10
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.92	9.15	44	8.81	9.43	33	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		3,225			3,240			10,055			9,344			9,332	-0.46	89.04	
Other insurance activities income		3,225			3,240			10,055			9,344			9,332	-0.46	89.04	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		748,643			657,361			743,900			652,709			525,668	13.89	510.24	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.01	0.38	82	1.24	0.40	83	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.45	11	94	25.94	11.59	97	24.09	11.03	95	27.04	11.51	96	24.94	10.22	96			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	92,527		37,498		82,064		39,049		4,727
Real estate loans.....	2,412		4,076		3,258		4,926		4,727
Commercial and industrial loans	90,115		33,422		78,806		34,123		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	92,527		37,498		82,064		39,049		4,727
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.13			0.79			0.42	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.37			4.10			5.18	
Commercial and industrial loans		1.94			0.37			0.64	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	146.75	-6.17	95	18.73	12.26	71	110.16	-2.40	95
Total selected assets.....	146.75	-2.56	94	18.73	7.32	69	110.16	2.04	94
Deposits		2.95			13.75			3.46	
									10.36
									5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.96	2.95	3.60	4.58	6.61
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	44,065	119,065	113,982	83,090	-100.00	-100.00
Dividends	0	44,065	119,065	113,982	83,090	-100.00	-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,242	473	3,725	2,545	1,213	162.58	2660.00
Dividends	23	39	119	178	169	-41.03	35.29
Interest	1,219	434	3,606	2,367	1,044	180.88	4253.57
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	1,242	44,538	122,790	116,527	84,303	-97.21	-80.65
Securities gains (losses)	0	0	0	0	0		
Other operating income	9,126	4,074	22,842	25,416	13,997	124.01	1108.74
Total operating income	10,368	48,612	145,632	141,943	98,300	-78.67	44.56
Operating Expenses							
Personnel expenses	5,399	5,501	18,737	21,225	17,637	-1.85	105.36
Interest expense	4,933	4,963	19,798	12,227	11,820	-0.60	
Other expenses	1,476	2,086	6,985	7,696	7,193	-29.24	80.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,808	12,550	45,520	41,148	36,650	-5.91	242.36
Income (loss) before taxes	-1,440	36,062	100,112	100,795	61,650		
Applicable income taxes (credit)	-1,941	-2,953	-5,370	-4,458	-8,570		
Extraordinary items							
Income before undistributed income of subsidiaries	501	39,015	105,482	105,253	70,220	-98.72	-89.48
Equity in undistributed income of subsidiaries	124,926	-10,660	206,838	295,628	289,220		438.40
Bank subsidiaries	124,486	-11,006	205,327	294,354	288,728		444.20
Nonbank subsidiaries	440	346	1,511	1,274	492	27.17	34.15
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	125,427	28,355	312,320	400,881	359,440	342.35	348.51
Memoranda							
Bank net income	124,486	33,059	324,392	408,336	371,818	276.56	325.64
Nonbank net income	463	385	1,630	1,452	661	20.26	34.20
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,044,355	91.46	4,705,481	95.23	4,972,160	91.20	4,653,310	4,096,348	7.20	309.06
Common and preferred stock		5,044,355	91.46	4,705,481	95.23	4,972,160	91.20	4,653,310	4,096,348	7.20	309.06
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		137,391	2.49	113,156	2.29	126,763	2.32	109,271	90,152	21.42	95.06
Common and preferred stock		137,391	2.49	113,156	2.29	126,763	2.32	109,271	90,152	21.42	95.06
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		296,771	5.38	81,272	1.64	275,806	5.06	182,035	93,511	265.16	1552.49
Cash and due from unrelated depository institution		77	0	249	0.01	82	0	56	532	-69.08	35.09
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		20,139	0.37	20,139	0.41	20,139	0.37	20,139	20,139	0.00	
Other assets		16,342	0.30	20,974	0.42	57,228	1.05	21,160	25,562	-22.08	37.95
Balance due from subsidiaries and related institutions		15	0	0	0	0	0	0	0	0	
Total assets		5,515,090	100.00	4,941,271	100.00	5,452,178	100.00	4,985,971	4,326,244	11.61	314.07
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	19,963	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		415,779	7.54	415,219	8.40	415,639	7.62	495,142	212,534	0.13	
Other liabilities		4,766	0.09	4,449	0.09	6,281	0.12	7,462	3,150	7.13	758.74
Balance due to subsidiaries and related institutions		135,021	2.45	136,476	2.76	125,648	2.30	127,619	124,657	-1.07	31.63
Total liabilities		555,566	10.07	556,144	11.26	547,568	10.04	630,223	360,304	-0.10	438.70
Equity Capital		4,959,524	89.93	4,385,127	88.74	4,904,610	89.96	4,355,748	3,965,940	13.10	303.61
Perpetual preferred stock (income surplus)		217,126	3.94	0	0	217,126	3.98	0	0	0	
Common stock		76,088	1.38	75,800	1.53	75,850	1.39	76,564	77,889	0.38	81.18
Common surplus		3,027,311	54.89	3,015,521	61.03	3,028,062	55.54	3,064,467	3,127,720	0.39	242.45
Retained earnings		1,515,451	27.48	1,168,301	23.64	1,407,723	25.82	1,184,183	833,130	29.71	403.90
Accumulated other comprehensive income		123,548	2.24	125,505	2.54	175,849	3.23	30,534	-52,105	-1.56	6007.17
Other equity capital components		0	0	0	0	0	0	0	-20,694	0	
Total liabilities and equity capital		5,515,090	100.00	4,941,271	100.00	5,452,178	100.00	4,985,971	4,326,244	11.61	314.07
Memoranda											
Loans and advances from bank subsidiaries		9,250	0.17	11,193	0.23	0	0	2,460	0	-17.36	-53.98
Loans and advances from nonbank subsidiaries		125,771	2.28	125,283	2.54	125,648	2.30	125,159	124,657	0.39	52.49
Notes payable to subsidiaries that issued TPS		121,776	2.21	121,281	2.45	121,653	2.23	121,157	120,662	0.41	52.22
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	2,080	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.13	12.54	32	2.55	3.93	30	6.89	7.29	41	9.84	9.68	53	10.70	10.40	54
Bank net income / Average equity investment in banks	9.94	12.55	32	2.83	4.73	28	6.78	7.45	38	9.36	10.51	43	9.39	11.19	34
Nonbank net income / Average equity investment in nonbanks	1.40	12.53	25	1.38	5.73	43	1.39	9.75	29	1.46	7.89	27	0.79	7.10	29
Subsidiary HCs net income / Average equity investment in sub HCs	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income	99.25	95.97	31	116.59	95.67	77	103.87	88.16	60	101.86	82.22	46	103.44	82.56	55
Nonbank net income / Parent net income	0.37	2.83	44	1.36	5.47	64	0.52	3.59	45	0.36	5.93	41	0.18	3.78	42
Subsidiary holding companies' net income / Parent net income	65.70			89.02			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	11.20	17.74	44	12.68	19.50	55	11.16	20.06	42	14.47	20.43	58	9.08	20.88	40
Total debt / Equity capital	8.38	11.90	51	9.47	13.54	58	8.47	14.41	49	11.37	14.31	63	5.86	14.69	47
Total debt + notes payable to subs that issued TPS / Equity capital	10.84	14.30	49	12.23	15.86	58	10.95	16.67	47	14.15	16.36	65	8.90	17.10	47
Total debt + Loans guaranteed for affiliate / Equity capital	8.38	12.02	50	9.47	13.93	58	8.47	14.68	48	11.37	14.56	62	5.86	15.14	47
Total debt / Equity capital – excess over fair value	8.38	12	51	9.47	13.68	58	8.47	14.52	49	11.37	14.51	63	5.86	14.81	47
Long-term debt / Equity capital	8.38	11.33	51	9.47	12.46	60	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0.50	1.14	78
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0.05	0.14	82
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	26.62	35.48	41	19.92	27.67	43	26.62	34.67	39	21.86	28.44	47	14.85	28.63	39
Double Leverage															
Equity investment in subs / Equity capital	104.48	102.85	62	109.89	103.91	80	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67
Total investment in subs / Equity capital	104.48	108.21	53	109.89	111.18	66	103.96	110.16	44	109.34	111.07	64	105.56	112.48	49
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.44	0.22	69	3.82	1.22	87	0.62	0.47	59	1.01	0.36	79	0.61	0.35	68
Equity investment in subs – equity cap / Net income-div (X)	0.52	0.74	49	6.81	2.81	80	0.76	1.82	28	1.16	1.22	53	0.70	1.22	38
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	41.71	111.20	19	206.33	154.20	72	147.31	136.59	64	160.92	177.68	51	130.16	162.34	41
Cash from ops + noncash items + op expense / Op expense + dividend	194.80	98.58	86	236.54	176.81	70	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	171.08	85.35	81	4.21	90.08	21	151.39	134.08	69	187.30	116.34	88	135.29	103.19	81
Pretax operating income + interest expense / Interest expense	70.81	1,142.88	27	826.62	2,355.68	43	605.67	2,016.32	36	924.36	1,968.54	38	621.57	2,898.75	34
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	74.84	1,357.31	25	671.96	1,688.78	37	519.26	1,539.23	32	647.06	1,632.83	30	448.25	1,369.37	27
Dividends + interest from subsidiaries / Interest expense + dividends	5.49	117.86	16	255.89	186.57	73	159.92	150.43	62	187.78	210.80	50	147.19	188.90	40
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11		172.81	33.93	94
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.15	3.97	52	1.58	2.60	51	4.98	3.85	64	1.93	2.64	53	-0.87	2.61	19
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.03	1.80	44	0.03	3.20	40	0.03	2.66	41	0.04	5.62	38	0.04	5.50	36
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	3,533.13	74.87	98	31.89	61.08	33	54.02	81.10	32	47.34	57.84	49	64.73	57.26	63	
Dividends declared / Net income	14.11	23.13	30	43.88	81.32	30	18.25	42.29	17	12.43	33.08	15	12.65	27.33	18	
Net income – dividends / Average equity.....	8.70	9.52	50	1.43	0.55	50	5.63	4.14	71	8.62	6.46	80	9.34	7.33	77	
Percent of Dividends Paid																
Dividends from bank subsidiaries	0	101.14	15	354.16	182.33	76	208.94	132.17	75	228.75	178.13	65	182.80	157.73	55	
Dividends from nonbank subsidiaries	0.13	3.28	73	0.31	2.35	79	0.21	3.41	60	0.36	7.53	52	0.37	7.13	60	
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries	0.13	128.99	18	354.48	229.19	75	209.15	174.85	70	229.11	260.40	54	183.17	215.26	43	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	30.63	14	133.29	123.04	61	36.70	60.28	29	27.91	66.55	19	22.35	60.71	15	
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18	
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47	
Operating income from bank subsidiaries	0	33.49	8	133.29	148.03	58	36.70	62.88	28	27.91	69.36	17	22.35	63.43	14	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	4.97	47.24	52	10.13	39.62	58	7.30	56.39	39	12.26	82.95	35	25.57	51.40	46	
Interest income from nonbank subsidiaries.....	263.28	2.80	97	112.73	14.44	90	221.23	7.38	96	163.02	20.25	91	157.94	18.56	93	
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	268.25	69.48	87	122.86	76.32	76	228.53	79.84	86	175.28	150.41	72	183.51	99.33	80	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56		
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95		
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43		
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01		
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	58.57	15	90.65	62.43	43	81.76	69.76	36	80.30	67.32	36	84.53	65.18	41	
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	0	71.70	7	90.65	76.26	33	81.76	82.20	26	80.30	78.80	29	84.53	74.20	33	
Dividends from nonbank subsidiaries	0.22	5.32	73	0.08	2.51	74	0.08	1.95	55	0.13	2.65	50	0.17	2.57	58	
Interest income from nonbank subsidiaries.....	11.76	0.82	91	0.89	1.82	83	2.48	0.73	88	1.67	1.19	84	1.06	2.32	81	
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	11.98	10.59	74	0.97	9.13	68	2.56	4.70	67	1.79	7.29	56	1.23	7.64	60	
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			624.44	87.87	93
Loans and advances from subsidiaries / Total debt	32.47	29.59	62	32.87	30.31	66	30.23	27.08	60	25.77	28.33	59	53.62	26.53	76	